

## Proposed NU Business Name: **JAHURA GOBADI POSHU PALON**



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Bogra Sadar Unit, Bogra

Project verified by: Md. Mozaharul Islam Sarkar



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD ABU RAIHAN</b>
Age	:	01-03-1988 (30 Years)
Education, till to date	:	Dakhil pass
Marital status	:	Married
Children	:	NA
No. of siblings:	:	01 Brother & 03 Sisters
Address	:	Vill: Jhora Dewanpara, P.O: Ranirhat, P.S: Sajahanpur Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST JAHURA BEGUM</b>
(iii) Father's name	:	<b>MD TOIYOB ALI</b>
(iv) GB member's info	:	Branch: Ashekpur, Sajahnpu, Centre # 05 (Female), Member ID: 1119, Group No: 04 Member since: 06-09-2011 (07 Years) First loan: BDT 10000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	020 years experience in running business. 20 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	017
Mother's Contact No.	:	01
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Bogra Sadar Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST JAHURA BEGUM** joined Grameen Bank since 07 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>JAHURA GOBADI POSHU PALON</b>
Location	:	Ranir Hat, Sajahanpur, Bogra
Total Investment in BDT	:	BDT 310,000/-
Financing	:	Self BDT 230,000/- (from existing business) 74% Required Investment BDT 80,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15 ft x 10 ft = 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods like; Milk product and sale</li><li>▪ The business is operating by entrepreneur. Existing no employee.</li><li>▪ One will be appointed in the future.</li><li>▪ Collects goods from</li><li>▪ Agreed grace period is 3 months.</li></ul>

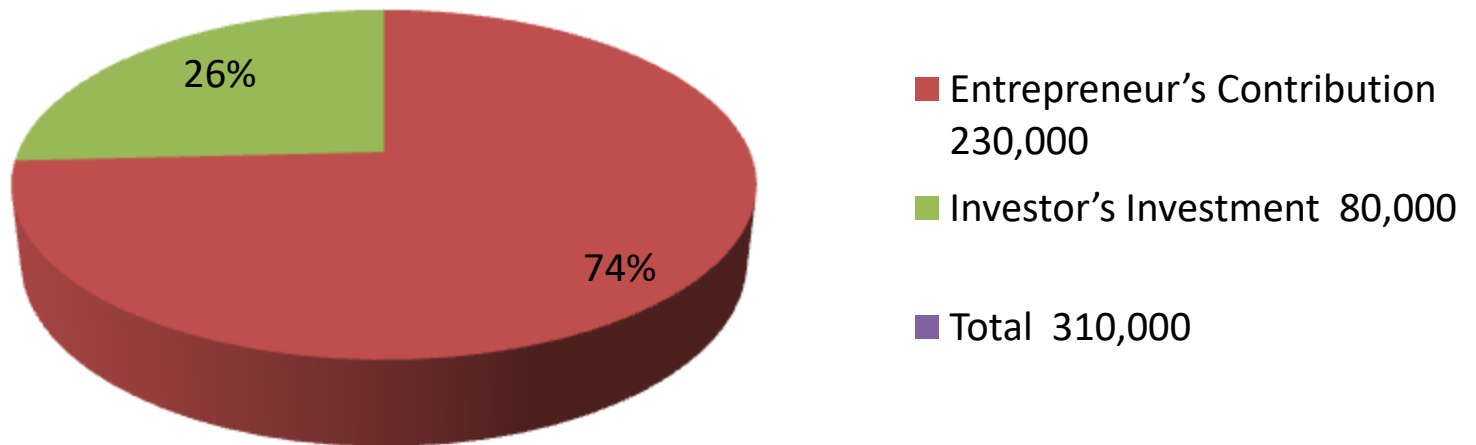
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Sale	600	18,000	216,000
<b>Total Sales (A)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Variable Expense</b>			
Product cost	120	3,600	43,200
<b>Total variable Expense (B)</b>	<b>120</b>	<b>3,600</b>	<b>43,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>480</b>	<b>14,400</b>	<b>172,800</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		200	2,400
Transportation		200	2,400
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>4,600</b>	<b>55,200</b>
<b>Net Profit (E) [C-D]</b>		<b>9,800</b>	<b>117,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	60000	60,000	1	80,000	80,000	140,000
Heifer	3	50000	150,000	0	0	0	150,000
Calf	1	20000	20,000	0	0	0	20,000
Total	<b>4</b>		<b>230,000</b>	<b>1</b>		<b>80,000</b>	<b>310,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Sale	800	24,000	288,000	302,400	317,520
<b>Total Sales (A)</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>	<b>302,400</b>	<b>317,520</b>
<b>Less. Variable Expense</b>					
Purshase cost	160	4,800	57,600	60,480	63,504
<b>Total variable Expense (B)</b>	<b>160</b>	<b>4,800</b>	<b>57,600</b>	<b>60,480</b>	<b>63,504</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>640</b>	<b>19,200</b>	<b>230,400</b>	<b>241,920</b>	<b>254,016</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		200	2,400	2,400	2,400
Transportation		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		200	2,400	2,400	2,400
<b>Total fixed Cost (D)</b>		<b>4,600</b>	<b>55,200</b>	<b>55,200</b>	<b>55,200</b>
<b>Net Profit (E) [C-D]</b>		<b>14,600</b>	<b>175,200</b>	<b>186,720</b>	<b>198,816</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



## Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	175,200	186,720	198,816
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		143,200	297,920
	<b>Total Cash Inflow</b>	<b>255,200</b>	<b>329,920</b>	<b>496,736</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>143,200</b>	<b>297,920</b>	<b>464,736</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 02 Family:0 Others:0  
Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















# FAMILY PICTURE

